

CITIES AND TOWNS BULLETIN

AND UNIFORM COMPLIANCE GUIDELINES

ISSUED BY STATE BOARD OF ACCOUNTS

December 1998

YEAR END DUTIES

The following is a listing of duties and reports that occur each year end. Some of the articles have been published in this issue.

	<u>Bulletin Date</u>	<u>Page</u>
Fire Protection Contracts	December, 1997	3
Encumbering Appropriations	December 1997	2-3
Cancellation of Warrants - Old Outstanding Checks	This Issue	3
Publication of Annual Report in Pamphlet Form - 2nd Class Cities	December, 1996	3
Annual Report	This Issue	5
Certification of Names and Addresses to County Treasurer	December, 1996	3
Report of Names, Addresses, Duties and Compensation of Public Employees	December, 1997	8
Annual Operational Report - Motor Vehicle Highway Fund	December, 1997	3
Dormant Fund Balances - Transfers Authorized	December, 1997	3
Monthly Bank Reconcilements	December, 1996	10

OFFICE INQUIRIES

Letters written to this office should be addressed to the State Examiner, 302 W. Washington St, Room E-418, Indianapolis, Indiana, 46204-2765. This will permit us to give prompt attention to your letter.

PENSION PLANS FOR CITY AND TOWN OFFICERS AND EMPLOYEES

Pursuant to IC 5-10.2-2-1, a city or town does not have authority to establish a local pension plan by ordinance, resolution or contract after January 1, 1995, without specific statutory authority. See page 61-12 of the Accounting and Uniform Compliance Guidelines Manual for Cities and Towns for a listing of authorized pension plans.

SOCIAL SECURITY TAX BASE CHANGES JANUARY 1

The 1999 contribution rate will remain at a total of 15.3 percent. The tax rate for both employees' and employers' shares for 1999 will be 7.65 percent (6.2% Social Security and 1.45% Medicare).

We further understand that the maximum amount of earnings that will be subject to social Security contribution will be raised from \$68,400 to \$72,600 effective January 1, 1999.

Please contact the Internal Revenue Service at 1-800-829-1040 if you should have any questions on this matter.

SEWER SYSTEM - CUMULATIVE BUILDING AND SINKING FUND

The authority for any city or town to establish a Cumulative Building and Sinking Fund to provide all or any portion of the funds for (1) planning, erection, remodeling extension, and repair of sewage disposal plants and sewers to convey sanitary sewage to those plants, (2) for the construction of storm sewers and the remodeling, repairing or extension of the same, (3) for relief sewers and drains in aid of the sanitary system or storm sewers, or (4) for any and all of the above enumerated municipal undertakings, will be found in IC 36-9-26.

The city council or town council may assess property owners for benefits of these improvements in accordance with the provisions of IC 36-9-21 to be repaid to the Cumulative Building and Sinking Fund.

UNEMPLOYMENT COMPENSATION ON VOLUNTEER FIREFIGHTERS

Compensation paid to volunteer firefighters by a political subdivision shall not be included when computing the amount of wages subject to tax for unemployment compensation purposes.

This department contacted officials of the Indiana Department of Workforce Development. After reviewing IC 22-4-8-2, they stated that volunteer firefighters are not subject to the Unemployment Compensation Act.

BANDS AND ORCHESTRAS

Under prior law (IC 19-7-26), a common council of a city or a town council of a town could make annual appropriations for the purpose of maintaining and employing bands and orchestras to furnish music in public places and parks. Since this statute was repealed in 1981, a city or town should use the following when appropriating money for bands and orchestras.

The audit position of the State Board of Accounts is that if local units wish to provide bands and orchestras they should: (1) follow the provisions of IC 36-1-3, the Home Rule statute; (2) cite IC 36-10-2-2 and IC 36-10-2-4 in the home rule ordinance enacted; and (3) follow the provisions of the ordinance and the cited statutes. By doing this, units would not be subjected to exception in our audit reports.

IC 36-10-2-2 states: "A unit may establish, aid, maintain, and operate public parks, playgrounds, and recreation facilities and programs.

IC 36-10-2-4 states: "A unit may establish, aid, maintain, and operate libraries and museums, cultural, historical and scientific facilities and programs, and community service facilities and programs."

FINAL ACTION ON BUDGETS

If any reduction is made by the County Tax Adjustment Board or the State Board of Tax Commissioners in your budget and tax levy, the appropriating body should comply with the section of the budget law found in IC 6-1.1-18-4 which is quoted below:

Appropriations not to exceed budget - Except as otherwise provided in this chapter, the proper officers of a political subdivision shall appropriate funds in such a manner that the expenditures for a year do not exceed its budget for that year as finally determined under this article.

POLICE AND FIREFIGHTERS - REFUND OF PENSION FUND ASSESSMENTS

In Official Opinion No. 38 of 1967, the Attorney General held that Police and Firemen Pension Fund boards do not have the authority to adopt rules and regulations providing for the refund of assessments to those beneficiaries of the fund who resign, or are dismissed for other than medical reasons, from service prior to completion of the years of service that would qualify them to receive retirement benefits.

A decision issued by the Court of Appeals of Indiana, First District, on March 30, 1977, City of Greenwood, Indiana, and Board of Trustees, Police Pension Fund for the City of Greenwood v. Larry Smith and Michael A. Osborne, held that a policeman who resigned prior to twenty years' service had no vested property interest in the Police Pension Fund and was denied refund of his assessments.

The above does not apply to the 1977 Police Officers' and Firefighters' Pension and Disability Fund (IC 36-8-8) administered by the Public Employees' Retirement Fund.

CANCELLATION OF WARRANTS - OLD OUTSTANDING CHECKS

Pursuant to IC 5-11-10.5, all checks outstanding and unpaid for a period of two years as of December 31 of each year shall be declared cancelled.

Not later than March 1 of each year, the treasurer shall prepare or cause to be prepared a list in duplicate of all checks outstanding for two or more years as of December 31 last preceding. The original copy shall be filed with the board of finance of the city or town and the duplicate copy maintained by the disbursing officer of the city or town. The treasurer shall enter the amounts so listed as a receipt to the fund or funds upon which they were originally drawn and remove the checks from the list of outstanding checks. If the fund from which the check was originally drawn is not in existence or cannot be ascertained, the amount of the outstanding check shall be receipted into the general fund of the political subdivision.

This statute provides for the issuance of another check to replace a cancelled check if a claim is properly filed by the vendor or the person to whom the check was issued within seven years after the date of issuance of the original check. This check must be drawn upon the fund to which the cancelled check was receipted. Any check outstanding for more than seven years shall be considered void, and no recovery shall be made.

NOTE: Since cities and towns no longer have boards of finance, we recommend the original copy of the list of checks be filed with the city or town's fiscal body.

SPECIAL DEATH BENEFIT FEE EXPIRES DECEMBER 31, 1998

Since IC 35-33-8-3.2 (d) expires December 31, 1998, city and town courts should cease collecting such fees after that date.

CONTRACTS FOR COLLECTION AND DISPOSAL OF SOLID WASTE

IC 36-9-30-5 provides that a city or town may contract with persons for the collection or disposal of solid waste. The contract may provide that persons contracted with have the exclusive right to collect or dispose of solid waste under IC 36-9-30-4.

A city or town may contract with any business or institution for the collection and disposal of industrial, commercial, or institutional solid waste. All fees collected by the unit shall be deposited in the treasury of the city or town for the administration, operation, and maintenance for the solid waste collection and disposal project.

A city or town may contract for the use of privately owned solid waste disposal facilities.

If a contract executed under IC 36-9-30-5 (a)(b) will yield a gross revenue to a contractor (other than a governmental entity) of at least twenty-five thousand dollars (\$25,000) during the time it is in effect, then the city or town must comply with IC 36-1-12-4 in awarding the contract. The city or town shall require the bidder to submit a financial statement, a statement of experience, the bidder's proposed plan or plans for performing the contract, and the equipment that the bidder has available for the performance of the contract. The statement shall be submitted on forms prescribed by the state board for accounts. IC 36-1-12-4(b)(6) does not apply to this procedure.

A city or town may contract with private persons that operate facilities that combine significant elements of recycling or production of refuse derived fuel.

REVISION TO PURCHASE ORDER-GENERAL FORM NO. 98

General Form No. 98-Purchase Order, has been revised per the enclosed sample. Cities and towns may use any supplies of the form still on hand before ordering the new form.

REDEVELOPMENT COMMISSION - TAX LEVY

IC 36-7-14-28 provides for the establishment of a "Redevelopment District General Fund" and "Redevelopment District Capital Fund." The statutes contemplate separate budgets for these two funds for which the total combined rate for both funds could not exceed ten cents (10¢) per \$100.00 of taxable valuation. The budgets should be prepared on the same forms and in the same manner as the budget estimates for other executive departments of the city and submitted to the common council, tax adjustment board and State Board of Tax Commissioners.

CITY AND TOWN COURTS - JUDGMENTS ON OVERWEIGHT VEHICLES

Infraction judgments levied for overweight vehicles should be accounted for in the following manner:

1. All overweight infraction judgments shall be indicated separately as "Overweight Vehicle Fines" on City and Town Form No. 214, City/Town Court Receipt.
2. The receipts shall be posted as "Overweight Vehicle Fines" on City and Town Form No. 213, City/Town Court Cash Book.
3. Monthly, the total of all overweight infraction judgements shall be transmitted to the County Auditor (along with other state fines and forfeitures) on City and Town Form No. 217, Report to County Auditor of Fines and Forfeitures Collect in City/Town Court. The total overweight infraction judgements shall be indicated separately on the transmittal as "Overweight Vehicle Fines." They should not be included as State Fines and Forfeitures.
4. The County Auditor shall quietus the collections reported by the Clerk of the City/Town Court to a separate fund entitled "Overweight Vehicles." Such collections shall be transmitted to the Auditor of State.
5. Pursuant to IC 9-20-18-12, the Auditor of State will deposit such judgements into the State Highway Fund.

ANNUAL REPORT
(IC 5-3-1-3)

IC 5-3-1-3 provides each city controller or city and town clerk-treasurer shall have published an annual report of the receipts and expenditures of such city or town, showing the same "by funds and appropriations," within sixty days after the close of each calendar year. The total indebtedness at December 31 of such municipality must also be shown on this published report.

The annual report is to be published in one time in two newspapers unless there is only one newspaper in the city or town, in which case publication in the one newspaper is sufficient. If no newspaper is published in the city or town then publication is to be made in a newspaper published in the county in which the city or town is located and that circulates within the city or town.

In cooperation with the Bureau of Census, United States Department of Commerce, United States Department of the Treasury, and State Board of Tax Commissioners, the State Board of Accounts in 1981 designed a new set of report forms which satisfies statutory requirements and replaces various forms and reports that were previously required by the aforementioned federal and state agencies and departments. The 1998 forms have some slight modification, but basically remain the same.

All second class cities and those cities and towns that prepare a Comprehensive Annual Financial Report (CAFR) will continue to complete form CTAR-2. All the other cities and towns will complete Form CTAR-1. This will eliminate the requirement to complete the schedules of Accounts Receivable, Accounts Payable and Expenditures by Department for most cities and those towns with departmentalized budgets. The Report on General Fixed Assets is required to be completed in both the CTAR-1 and CTAR-2, however.

ANNUAL REPORT
(IC 5-3-1-3) (continued)

The certification on the cover page, Parts 1 and 6, with the accompanying footnote, shall be published. In our opinion, this publication will satisfy state statutes, Local Governmental Data Base input documents, and Bureau of Census annual reporting requirements. You should use and/or publish only those parts that apply to your particular unit. (For instance, if you have no long-term indebtedness at December 31, 1998, it will not be necessary for you to include and publish Part 6 of the report.) If questions arise, please call telephone number 232-2518, area code 317.

The blank reports with instruction will be mailed to all municipal fiscal officers early in December. A preprinted postage free return envelope addressed to the Census Bureau, Jeffersonville, Indiana, is also included.

YEAR 2000

The Governmental Accounting Standards Board has issued a technical bulletin effective for audit opinions dated after October 31, 1998, addressing the reporting requirements for year 2000 preparations of computer systems and other equipment.

The Year 2000 problem is the result of many electronic products' inability to process the change of date from 1999 to 2000. This occurs in electrical equipment which utilizes a date with a two digit year, for example 10/31/98 instead of a four digit year such as 10/31/1998. The electrical equipment may process 00 dates as 1900 instead of 2000 or completely fail to process. Some examples of equipment which could fail to process include computer hardware, computer software, computer application systems, security systems, heating and cooling systems, telephone systems, pagers, process control systems, elevators, traffic control systems, prisoner retention systems, 911 systems, and medical equipment.

All governmental units are required to develop a plan and estimate costs to modify systems and other equipment to insure continued processing capability in the Year 2000. The following stages are necessary steps in Year 2000 preparation.

Awareness Stage - Establishment of a project plan and budget for dealing with the Year 2000 issue.

Assessment Stage - The identification of all computer systems and other equipment which may be affected by the Year 2000. All system components may be reviewed for Year 2000 compliance or, through a risk analysis, only mission critical systems may be identified.

Remediation Stage - Actual modifications to the computer systems and the equipment. This stage deals with converting existing computer systems and equipment or replacing the systems with Year 2000 compliant systems and equipment.

Validation/Testing Stage - Testing of the modifications completed to computer systems and other equipment including the development of test data and scripts, processing of test scripts and review of test results.

If a governmental unit has not completed the Awareness Stage and Assessment Stage for computer systems and other equipment to assure Year 2000 compliance, an audit result and comment may be required within their audit report. **Remediation Stage** activity should be initiated prior to the end of 1998.

YEAR 2000 (continued)

If you have any questions concerning the Year 2000 requirements, please contact Paul Gray, Director of Information Technology Services for the State Board of Accounts at telephone number (317) 232-2525 or electronic mail address of pgray@sboa.state.in.us.

INDEX TO BULLETINS

Enclosed with this issue is an index to the following issues of the Cities and Towns Bulletin:

1989 - March, June, September, December
1990 - March, June, September, December
1991 - March, June, September, December
1992 - March, June, September, December
1993 - March, June, September, December
1994 - March, June, September, December
1995 - March, June, September, December
1996 - March, June, September, December
1997 - March, June, September, December
1998 - March, June, September, December

The articles appearing in the year 1988 and prior issues have been revised and reprinted in later issues. Also, articles revised in later issues that are obsolete have been omitted from the index. Please discard all issues prior to March, 1989.

MERRY CHRISTMAS

In reflecting back over the past years, we have all been faced with many new problems and difficult decisions. Some of those problems have been resolved while many still remain for us to find solutions. We extend, as we have in the past, our sincerest efforts for cooperation on a joint effort to resolve those problems in our area of expertise.

We extend our thanks for the tremendous cooperation and assistance afforded our audit staff and this Board throughout this year in an effort to improve audit efficiency. From each of us and our staff to each of you and your staff, we send our best wishes for the holidays and our sincere wishes for a prosperous and happier new year.

Charles Johnson III
State Examiner

Michael A. Fiwek
Deputy State Examiner

Robert D. Pearson
Deputy State Examiner

GENERAL FORM NO. 98 (REV. 1998)

**NOTE: NO CLAIMS WILL BE APPROVED
FOR PAYMENT UNLESS ORIGINAL COPY
OF THIS ORDER OR THE P.O. NUMBER IS
MADE A PART OF THE VOUCHER.**

Kouts, Indiana
ADDRESS

**This no. must be shewn on invoice, claim,
and delivery memos.**

REQ.

IN ACCORDANCE WITH BID AND
CONTRACT DATED

**If subject to discount please
indicate on Invoice or Claim.**

CHARGE TO

APPROPRIATION NUMBER 36

SAMPLE

BILLING ON THIS ORDER MUST BE ACCORDING TO PRICES SHOWN ABOVE

Walter Waite

Clerk-Treasurer

Title

INDIANA RETAIL TAX EXEMPT

ORIGINAL - VENDOR'S COPY

INDIANA BOARD FOR DEPOSITORIES

242 STATE HOUSE, INDIANAPOLIS, INDIANA 46204-2731, 317-232-5257

* * *

OFFICIAL DEPOSITORY LIST

*Containing a Roster of All Approved Depository Institutions
Arranged by County**

* * *

As of December 1, 1998

*Denotes Institutions Which are Headquartered in the County

ADAMS

Bank of Geneva*
Decatur Bank and Trust Company*
First Bank of Berne*
First Federal Savings Bank
Home Loan Bank
National City Bank
Norwest Bank, NA

AILEN

DeKalb Financial Credit Union
Farmers & Merchants Bank (*LaOtto*)
Garrett State Bank
Grabill Bank*
Home Loan Bank*
National City Bank
NBD Bank, NA
Norwest Bank, NA*
Salin Bank & Trust Company
Standard Federal Bank
Star Financial

ARTHLOMEW

Citizens Bank
Home Federal Savings Bank
Hawkins Union Bank & Trust*
Jackson County Bank
National City Bank
Salin Bank & Trust Company
Union Bank & Trust*

ENTON

Citizens Bank of Western Indiana
Farmers & Merchants Bank (*Boswell*)*
Howler State Bank*
State Bank of Oxford*

LACKFORD

Citizens First State Bank*
First Farmers Bank & Trust*
Hutcheson Bank*

BOONE

American National Bank & Trust Co.
First Indiana Bank
Home National Bank (*of Thorntown*)*
Key Bank
National City Bank
NBD Bank, NA
State Bank of Lizton
Union Federal Savings Bank

BROWN

Citizens Bank
Huntington National Bank of Indiana
National City Bank

CARROLL

Bright National Bank*
NBD Bank, NA
Salin Bank & Trust Company

CASS

Community State Bank (Royal *Center*)*
First Farmers Bank & Trust
Key Bank
Lake City Bank
Logansport Savings Bank*
National City Bank
Salin Bank & Trust Company
Security Federal Savings Bank*
Wabash County Farm Bureau Credit Union

CLARK

Bank One, Kentucky
Community Bank of Southern Indiana
First Savings Bank*
Heritage Bank*
National City Bank of Southern Indiana
NBD Bank, NA
New Washington State Bank*
PNC Bank, NA
Regional Federal Savings Bank
Springs Valley Bank and Trust
Star Bank
Stock Yards Bank & Trust Co.

CLAY

Citizens Bank of Western Indiana
First National Bank & Trust
First State Bank (*of Brazil*)*
Riddell National Bank*
Teachers Credit Union

CLINTON

Bright National Bank
Farmers Bank*
Citizens Savings Bank*
Lincoln Federal
NBD Bank, NA

CRAWFORD

Bank One, Southern Indiana
English State Bank*
Marengo State Bank*

DAVIESS

First Federal Savings & Loan of Washington*
First National Bank of **Odon***
Home Building Savings Bank*
National City Bank (*Evansville*)
Peoples National Bank (Washington)*
United Southwest Bank*

DEARBORN

American State Bank*
Dearborn Savings Association, FA
Fifth Third Bank of Central Indiana
Friendship State Bank
Merchants Bank & Trust Co.*
National City Bank
Peoples Federal Savings Bank (Aurora)*
People's Trust Company
Perpetual Federal Savings & Loan Association*
Progressive Federal Savings Bank*
Star Bank

*Denotes Location of Bank Headquarters

Partners

DECATUR

FCN Bank
Fifth Third Bank of Central Indiana
First Federal Savings & Loan Association
(*Greensburg*)*
Home Federal Savings Bank
Irwin Union Bank & Trust
Pacesetter Bank
Union Bank and Trust Company'

DeKALB

Auburn State Bank*
Campbell & Fetter Bank
DeKalb Financial Credit Union*
First Merchants Bank*
Garrett State Bank'
Knisely National Bank*
National City Bank
Norwest Bank, NA
Peoples Federal Savings Bank (*of DeKalb County*)

DELAWARE

American National Bank and Trust'
Citizens First State Bank
First Merchants Bank, NA'
Mutual Federal Savings Bank'
National City Bank
NBD Bank, NA
Pacesetter Bank
Star Financial Bank

DuBOIS

Citizens Bank of Southern Indiana
DuBois County Bank
First Bank of Huntingburg*
German American Bank*
Holland National Bank*
Hoosier Hills Credit Union
Permanent Federal Savings Bank
Springs Valley Bank and Trust

ELKHART

1st Source Bank
Bank One
Campbell & Fetter Bank
Elkhart County Farm Bureau Credit Union*
First Federal Savings Bank (*Rochester*)
First State Bank (*of Middlebury*)*
First Savings Bank, FSB (*Three Rivers, MI*)
Key Bank
Lake City Bank
MFB Financial
NBD Bank, NA (*Elkhart*)
St. Joseph Capital Bank
Standard Federal Bank
Teachers Credit Union
Valley American Bank & Trust Company

FAYETTE

FCN Bank
Fifth Third Bank of Central Indiana
Home Federal Bank, FSB (*Hamilton, OH*)
People's Trust Company (*Brookville*)
Star Bank
Union County National Bank
Union Savings & Loan Association*

FLOYD

Bank One, Southern Indiana
Community Bank of Southern Indiana*
Farmers State Bank (*Lanesville*)
Harrison County Bank
Hometown National Bank*
National City Bank of Southern Indiana*
NBD Bank, NA
New Albany School Credit Union
PNC Bank, NA
Regional Federal Savings Bank*
Star Bank

FOUNTAIN

Bank of Western Indiana*
CentreBank*
Central National Bank & Trust Company*
Fountain Trust Company*
Montgomery Savings Association, FA*

FRANKLIN

Bath State Bank'
FCN Bank*
Home Federal Bank, FSB (*Hamilton, OH*)
People's Trust Company (*Brookville*)*

FULTON

1st Source Bank
First Federal Savings Bank (*Rochester*)*
Indiana Lawrence Bank
Key Bank
Lake City Bank
Nor-west Bank, NA
Teachers Credit Union
Wabash County Farm Bureau Credit Union

GIBSON

AmBank
Citizens National Bank (*of Evansville*)
CSB State Bank
Elberfeld State Bank
First Federal Bank (*Vincennes*)
Francisco State Bank*
National City Bank of Evansville
Old National Bank
Permanent Federal Savings Bank
United Federal Savings Bank

GRANT

Bank One
Citizens Exchange Bank*
The Fairmount State Bank*
Farmer State Bank (*Sweetser*)*
First Federal Savings Bank*
First National Bank & Trust
Grant County State Bank*
NBD Bank, NA
Placesetter Bank
Star Financial
Vash County Farm Bureau Credit Union

GREENE

AmBank
Bloomfield State Bank*
Farmers and Mechanics Federal Savings & Loan*
First Farmers State Bank
Peoples Trust Company*

HAMILTON

Bank One
Community Bank (Nohlesville)
Farmers Bank
Fifth Third Bank of Central Indiana
First Farmers Bank & Trust
First Indiana Bank
First Merchants Bank
First National Bank & Trust
Harrington Bank
Huntington National Bank of Indiana*
Irwin Union Bank & Trust Company
Key Bank
MetroBank*
National City Bank
NBD Bank, NA
Star Financial
Standard Federal Bank
Union Federal Savings Bank

HANCOCK

Bank One
Ameriana Bank
Fifth Third Bank
Greenfield Banking Company*
National City Bank
Union Savings & Loan Association

HARRISON

Bank One, Southern Indiana
Farmers State Bank (*Lanesville*)*
First Federal Bank (*Corydon*)*
Harrison County Bank*
National City Bank of Southern Indiana
NBD Bank, NA
Peoples Trust Bank Co. (*Corydon*)*

HENDRICKS

Ameriana Bank
Bank One
Citizens Bank (*Mooreville*)
First Indiana Bank
First National Bank (*Cloverdale*)
First National Bank & Trust
Hendricks County Bank and Trust Company*
Huntington National Bank of Indiana
Irwin Union Bank & Trust Company
Lincoln Federal Savings Bank*
National City Bank
NBD Bank, NA
North Salem State Bank*
State Bank of Lizton*
Union Federal Savings Bank

HENRY

Ameriana Bank*
Bank One
Citizens State Bank (New *Castle*)*
First United Bank*
Star Financial

HOWARD

American Trust Federal Savings Bank
First Farmers Bank & Trust
First National Bank & Trust*
Key Bank
Lake City Bank
National City Bank
NBD Bank, NA
Salin Bank & Trust Company
Security Federal Savings Bank
Star Financial Bank
Union Federal Savings Bank

HUNTINGTON

Bippus State Bank*
First Federal Savings Bank (*of Huntington*)
First National Bank of Huntington*
Lake City Bank
NBD Bank, NA
Norwest Bank, NA
Standard Federal Bank
State Bank of Markle*
Teachers Credit Union

JACKSON

Home Federal Savings Bank*
Irwin Union Bank & Trust Company
Jackson County Bank*
Monroe County Bank
National City Bank
Peoples Bank (*Brownstown*)
Salin Bank & Trust Company
State Bank of Medora*

JASPER

Bank One
DeMotte State Bank*
First of America Bank, Indiana
Kentland Bank
NBD Bank, NA
Peoples State Bank (*of Francesville*)
Pinnacle Bank

IAY

American National Bank and Trust
Citizens First State Bank
First National Bank (*of Portland*)*
Pacesetter Bank
Union Bank and Trust Company of Indiana

JEFFERSON

Citizens National Bank
DuPont State Bank*
Iome Federal Savings Bank
Madison Bank & Trust Company
National City Bank
People's Trust Company

JENNINGS

Capital Plus Credit Union
DuPont State Bank
Iome Federal Savings Bank
Jackson County Bank
National City Bank
Union Bank & Trust Co. (*NorthVernon*)*

JOHNSON

Bank One
Blue River Federal Savings Bank*
Citizens Bank*
First Community Bank & Trust*
First Indiana Bank
First National Bank (*Cloverdale*)
First of America Bank, Indiana
First State Bank (*Morgantown*)
Hewitt Union Bank & Trust Company
Key Bank
Mutual Building & Loan Association*
National City Bank
NBD Bank, NA
Valin Bank & Trust Company
Union Federal Savings Bank

KNOX

AmBank*
Citizens National Bank (*of Evansville*)
First Federal Bank (*Vincennes*)*
National City Bank
Security Bank & Trust Co.*

KOSCIUSKO

1st Source Bank
Campbell & Fetter Bank
Lake City Bank*
Farmers State Bank (*Mentone*)*
First Federal Savings Bank (of Wabash)
First National Bank of Warsaw*
Lake City Bank*
Mutual Federal Savings Bank
St. Joseph Capital Bank
Teachers Credit Union
Wabash Farm County Bureau Credit Union

LaGRANGE

First Savings Bank, FSB (*Three Rivers, MI*)
Farmers State Bank (*LaGrange*)*
Key Bank
Lake City Bank
Norwest Bank, NA
Peoples Federal Savings Bank (*of DeKalb County*)

LAKE

American Savings, FSB*
American Trust & Savings Bank*
Bank Calumet
Bank One
Centier Bank*
Citizens Financial Services*
DeMotte State Bank
Griffith Savings Bank*
HFS Bank FSB*
Horizon Bank
Lake Federal Savings & Loan Assn.*
Liberty Savings Bank*
Mercantile National Bank of Indiana*
National City Bank
NBD Bank, NA
Peoples Bank (*Shererville*)*
Pinnacle Bank
Sand Ridge Bank*
Security Federal Bank*

LaPORTE

Bank Calumet
Citizens Financial Services
First National Bank (*Valpraiso*)
Horizon Bank*
LaPorte Savings Bank*
Michigan City Savings & Loan*
NBD Bank, NA
Norwest Bank, NA
Pinnacle Bank
St. Joseph Capital Bank
Valley American Bank

LAWRENCE

Bank One
Bank of Mitchell*
Bedford Federal Savings Bank*
First National Bank (*of Mitchell*)*
Hoosier Hills Credit Union*
Jackson County Bank
Monroe County Bank
NBD Bank, NA

MADISON

Ameriana Bank
 American National Bank & Trust
 Anderson Community Bank*
 Community Bank (Hicksville)
 First Community Bank & Trust
 First Farmers Bank & Trust
 First Indiana Bank
 First Merchants Bank
 National City Bank
 Pendleton Banking Company*
 Star Financial*
 Union Federal Savings Bank

MARION

Bank One*
 Capital Plus Credit Union
 IB Bank*
 Citizens Bank
 Fifth-Third Bank of Central Indiana*
 First Community Bank & Trust
 First Indiana Bank*
 First National Bank & Trust
 Harrington Bank
 Huntington National Bank of Indiana
 Key Bank
 Landmark Savings Bank*
 National Bank of Indianapolis*
 National City Bank*
 NBD Bank, NA*
 Peoples Bank & Trust Company*
 Salin Bank & Trust Company*
 Teachers Credit Union
 Union Federal Savings Bank*

MARSHALL

1st Source Bank
 First Federal Savings Bank (Rochester)
 First National Bank of Monterey
 First State Bank (Bourbon)*
 Key Bank
 Lake City Bank
 Pinnacle Bank
 St. Joseph Capital Bank
 Teachers Credit Union
 Valley American Bank & Trust Company

MARTIN

First Federal Savings & Loan of Washington
 First National Bank of Odon
 First State Bank (Bourbon)
 Peoples National Bank (Washington)
 United Southwest Bank

MIAMI

American Trust Federal Savings Bank*
 First Farmers Bank & Trust
 Frances Slocum Bank
 Lake City Bank
 National City Bank
 Norwest Bank, NA
 Salin Bank & Trust Company
 Wabash County Farm Bureau Credit Union

MONROE

Bank One
 Bloomfield State Bank
 Citizens Bank
 Farmers and Mechanics Federal Savings
 First National Bank (of Mitchell)
 Irwin Union Bank & Trust Co.
 Key Bank
 Monroe County Bank*
 NBD Bank, NA
 ONB Bloomington*
 Peoples State Bank (Ellettsville)*

MONTGOMERY

Bank One
 Farmers State Bank (New Ross)*
 Fountain Trust Company
 Heritage Bank & Trust Co.*
 Lincoln Federal
 Linden State Bank*
 Montgomery Savings Association, FA*
 National City Bank
 North Salem State Bank
 Teachers Credit Union
 Tri-County Bank & Trust
 Union Federal Savings Bank

MORGAN

Citizens Bank (Mooreville)*
 First Indiana Bank
 First National Bank & Trust
 First State Bank (Morgantown)*
 Home Bank*
 Key Bank
 Peoples State Bank (Ellettsville)

NEWTON

Capstone Bank
 Community State Bank (of Brook)*
 DeMotte State Bank
 Fowler State Bank
 Kentland Bank*
 Kentland Federal Savings & Loan*

NOBLE

Campbell & Fetter Bank*
 Community State Bank (A villa)*
 Farmers & Merchants Bank (LaOtto)
 Key Bank
 Lake City Bank
 NBD Bank, NA
 Peoples Federal Savings Bank (of DeKalb County)

OHIO

Friendship State Bank
 Madison Bank & Trust Company
 Peoples Federal Savings Bank (Aurora)

ORANGE

Bank of Mitchell
Citizens Bank
Hoosier Hills Credit Union
Orange County Bank*
Springs Valley Bank & Trust*

OWEN

Owen Community Bank*
Owen County State Bank*
Peoples State Bank (Ellettsville)

PARKE

Citizens Bank of Western Indiana
First National Bank of Dana*
First Parke State Bank
Merchants National Bank

PERRY

Citizens Bank of Southern Indiana*
Citizens National Bank*
First State Bank, Southwest Indiana*

PIKE

Citizens State Bank (Petersburg)*
Home Building Savings Bank
Pike County Bank*

PORTER

1 st Source Bank
Bank One
Centier Bank
Citizens Financial Services
DeMotte State Bank
First Citizens Bank
First National Bank (Valpraiso)*
First State Bank of Porter*
HFS Bank, FSB
Horizon Bank
Mercantile National Bank of Indiana
National City Bank
NBD Bank, NA
Pinnacle Bank
Security Federal Bank
Teachers Credit Union

POSEY

Citizens National Bank (of Evansville)
CSB State Bank*
First Indiana Bank
National City Bank of Evansville
Old National Bank

PULASKI

First Federal Savings Bank (of Rochester)
First National Bank of Monterey*
Key Bank
Lake City Bank
Peoples Sate Bank (of Francesville)*

PUTNAM

Farmers State Bank (New Ross)
First Citizens Bank*
First National Bank (Cloverdale)*
National City Bank
North Salem State Bank
Owen Community Bank
Teachers Credit Union
Tri-County Bank & Trust *

RANDOLPH

Farmers State Bank (of Union City)
Greensfork Township State Bank*
Mutual Federal Savings Bank
Pacesetter Bank
Peoples Loan & Trust*
Randolph County Bank*
Star Bank
Union Trust Bank*

RIPLEY

Fifth Third Bank of Central Indiana
Friendship State Bank*
Home Federal Savings Bank
National City Bank (Evansville)
Napoleqn State Bank*
Peoples Bank and Trust Company (Sunman)*
People's Trust Company (Brookville)

RUSH

Citizens State Bank (New Castle)
Farmers State Bank (Liberty)
First Indiana Bank
Norwest Bank, NA
People's Trust Company (Brookville)

St. JOSEPH

1st Source Bank*
Horizon Bank
Key Bank
Lake City Bank
MFB Financial*
NBD Bank, NA (Elkhart)
Norwest Bank, NA
Pinnacle Bank
St. Joseph Capital Bank
Sobieski Federal Savings & Loan*
Standard Federal Bank
Teachers Credit Union*
Valley American Bank & Trust Co*

SCOTT

Bank **One**, Kentucky
HomeFederal Savings Bank
Jackson County Bank
Scott **County** State Bank*
Scottsburg Building and Loan Assn.*
Stock **Yards** Bank & Trust Co.

SHELBY

Ameriana Banh
Bank One
Citizens Banh
Fifth Third Bank of Central Indiana
Hewitt Union Bank & Trust
Key Bank
National City Bank
Shelby **County Savings** Bank*

PENCER

Citizens Bank of Southern Indiana
Citizens National Banh
First State Bank, Southwest Indiana
Incolnland Bank*
Pencer County Bank*

TARKE

St **Source** Bank
DeMotte State Bank
First National Bank of Monterey
Key Bank
Minnacle Banh

TEUBEN

Campbell & Fetter Bank
First Federal Savings Bank (*of Angola*)*
First National Bank of Fremount*
Key Bank
Norwest Bank, NA
Star Financial Bank

ULLJVAN

Citizens Bank of Western Indiana
First Farmers State Bank*
First National Bank & Trust

SWITZERLAND

People's Trust Company (*Brookville*)
Vevay Deposit Bank*

TJPECANOE

Bank One
Bright National Bank
Citizens Bank of Western Indiana
Farmers State Bank (*Brookston*)
Heritage Bank & Trust Co.
Huntington National Bank of Indiana
Lafayette Bank & Trust*
Lafayette Saving Bank*
Montgomery Savings Association, FA
NBD Bank, NA
Salin Bank & Trust Company
Union Federal Savings Bank

TJTON

First Farmers Bank & Trust
First National Bank & Trust
National City Bank
Star Financial

UNION

Farmers State Bank (*Liberty*)*
Union County National Bank*
West End Savings Bank

VANDERBURGH

AmBank
Citizens National Bank (*of Evansville*)*
First Federal Bank (*Vincennes*)
First Federal Savings Bank*
First National Bank of Dana (opening TBA)
First Indiana Bank
National City Bank of Evansville
NBD Bank, NA (to be sold June 1998)
Old National Bank*
Permanent Federal Savings Bank*
United Fidelity Bank*

VERMILLION

Citizens Bank of Western Indiana
First Citizens State Bank'
Merchants National Bank

VIGO

AmBank
Citizens Bank of Western Indiana*
First National Bank (of Terre *Haute*)*
First National Bank & Trust
Merchants National Bank'
Terre Haute First National Bank*
Terre Haute Savings Bank*

WABASH

Frances **Slocum** Bank & Trust Company*
First Federal (of Wabash)
Indiana Lawrence Bank*
Lake City Bank
Norwest Bank, NA
Wabash County Farm Bureau Credit Union

WARREN

Bank of Western Indiana
Fowler State Bank
Montgomery Savings Association, FA

WARRICK

Boonville Federal Savings Bank*
Elberfeld State Bank
First Indiana Bank
Lynnville National Bank*
Peoples Trust & Savings Bank (*Boonville*)*
National City Bank of Evansville
Old National Bank
Permanent Federal Savings Bank

WASHINGTON

Citizens National Bank (O/Evansville)
 Harrison County Bank
 Home Federal Savings Bank
 Jackson County Bank
 Mid-Southern Savings Bank+
 National City Bank of Southern Indiana
 Peoples Trust Bank Co. (*Corydon*)

WAYNE

Bank One
 FirstBank Richmond
 Harrington Bank*
 Peoples Loan & Trust Bank
 People's Trust Company (*Brookville*)
 Star Bank
 Union County National Bank
 Wayne Bank and Trust Co.*
 Vest End Savings Bank*

WELLS

First Bank of Berne
 Jorwest Bank, NA
 Old First National Bank
 Russian State Bank*
 Standard Federal Bank
 State Bank of Markle

WHITE

Bank of Wolcott*
 Farmers State Bank (*Brookston*)*
 Lafayette Bank & Trust
 Jorwest Bank, NA
 Old National Bank
 State Bank of Burnettsville*
 State Bank of Oxford

WHITLEY

First Federal (*of* Wabash)
 Key Bank
 Lake City Bank
 National City Bank
 NBD Bank, NA
 Peoples Federal Savings Bank (*of DeKalb County*)
 Star Financial Bank

OUT OF STATE HOME OFFICES

Bank One, Kentucky/ Southern Indiana
Westerville, Ohio
 Capstone Bank
Waukegan, Illinois
 Farmers State Bank
Union City, Ohio
 First Savings Bank, FSB
Three Rivers, Michigan
 Home Federal Bank, FSB
Hamilton, Ohio
 Pinnacle Financial Services
St. Joseph, Michigan
 PNC Bank, NA
Pittsburgh, Pennsylvania
 Standard Federal Bank
Troy, Michigan
 Star Bank
Cincinnati, Ohio
 Stock Yards Bank & Trust Co.
Louisville, Kentucky